

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WISCONSIN

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In re: David Lester Warfel Jr. & Jeanne Marie Warfel,

Case No. 20-11651-13

Debtors

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TRUSTEE'S RECOMMENDATION OF MODIFIED CHAPTER 13 PLAN

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Mark Harring, Standing 13 Trustee, by his attorney, recommends confirmation of the Third Modified Chapter 13 Plan and Request to Modify Confirmed Plan filed as Document #216 on 9/08/2023 and states as follows:

1. Plan is modified to cure payment delinquency through August 2023. In passing we note the debtors have failed to make plan payments since March 2023. A plan payment of \$500 is due in September 2023, increasing to \$1000/mo for October through December 2023. As of January 2023, the plan payments increase to \$5164/mo as supported by an amended budget filed as Document #166. Mrs. Warfel is currently experiencing a reduction in business income, anticipated to recover by January 2024. The plan also includes a lump sum payment of \$62,592 in Month 60, to come from anticipated refinancing. In passing we note this lump sum payment may become available before the last month of the plan. If so, a further modified plan/budget will be filed to reflect the debtors' current financial situation at that time.
2. Plan is modified to adjust treatment of the secured obligation due John & Kathy Ostrowski, deleting the equal monthly payments and directing pro rata distribution.
3. Plan is modified to include lien avoidance for 21st Mortgage Corporation, proceedings continue regarding this action.
4. The Nonstandard Provisions section is modified to include additional explanation with regard to the treatment of the Ostrowski debt, the pending refinance with 21st Mortgage and to provide explanation regarding the current business cashflow and anticipated business income increase by January 2024.
5. The filing of these documents resolves the 7/11/2023 Court Order with two extensions.

Dated: September 11, 2023

Standing Chapter 13 Trustee

By: /s/ Leslie Brodhead Griffith

Leslie Brodhead Griffith

Attorney for Trustee

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